

DECLARATION AND POWER OF ATTORNEY

We, Alan F. Rodriguez, Jr., Christopher W. Cross, Dorwin Shields, Jr., and David T. Meckenstock, joint inventors herein, hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names.

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled

"SYSTEM AND APPARATUS FOR CREDIT DATA TRANSMISSION",
the specification of which is attached hereto.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to in this declaration.

We acknowledge the duty to disclose to the Patent and Trademark Office all information known to us to be material to the patentability of any claim in accordance with Title 37, Code of Federal Regulations, §1.56, and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent.

We hereby appoint ; CHRISTOPHER J. ROURK, Registration No. 39,348, STEVEN E. ROSS, Registration No. 35,996, KENNETH R. GLASER, Registration No. 24,015; RANDALL C. BROWN, Registration No. 31,213; JOHN M. CONE, Reg. No. 30,538; MICHAEL E. MARTIN, Registration No. 24,821; PRISCILLA L. FERGUSON, Registration No. 42,531; JOHN R. EMERSON, Registration No. 44,098 and ALVIN R. WIRTHLIN, Registration No. 40,267 of the firm of AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P., our attorneys and agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. Send all correspondence to:

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We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these

all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of this application or any patent issued thereon.

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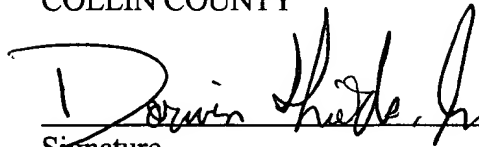
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